



NORTH CAROLINA Office of *State Human Resources*



NCFlex Employee Session – Accident Plan

December 2021

Agenda

- Accident Plan overview
- Cost of the Plan
- Examples of benefits available
- Sports Accident Benefit Rider
- Claim examples
- How to file a claim
- Resources

Accident Plan Overview

- Eligibility:
 - NCFlex benefits are available to employees of an agency, university, select community college and select charter school; working in a permanent position at least 20 hours a week
- Pays a benefit directly to you for specific injuries and care received resulting from a covered accident.
- Does not replace health insurance – be sure to still file claims under your medical plan.
- For most accidents should fill in the financial gap and cover most of the SHP out-of-pocket costs.
- Sports Accident Benefit – additional payout if the covered accident is the result of an Organized Sporting Activity.
- Portable (when you leave employment) at the same rate as you would pay while actively working if ported prior to age 70.

Accident Plan Overview

Monthly Cost

Employee Only	Employee and Spouse	Employee and Child(ren)	Employee and Family
\$6.94	\$11.50	\$13.64	\$18.20

- Pre-tax premiums
- The monthly premium is the same rate for each employee, no matter your age.
- The cash benefit paid depends on the injury and treatment.
- 1099 tax form for accident claim payouts \$600 or greater.

Accident Plan – Examples of benefits available

You may qualify to receive a benefit payment for the following items, if they are a result of a covered accident and the accident occurred on or after your effective date.

- Doctor visit or Emergency room treatment
- Physical or occupational therapy (up to 10 visits)
- Medical equipment such as a sling or cast
- Emergency dental work
- Lacerations
- Surgical repair for a tendon/ligament/rotator cuff injury
- Burns
- Fractures and Dislocations
 - (payouts differ depending on the location and if it is open or closed reduction)
- Hospital admission
- Coma
- Concussion
- Transportation for hospital care
- Paralysis

Accident Plan – How it helps with medical costs

Service	80/20	70/30	Accident Benefit
Initial doctor visit	\$80/\$70 specialist copay \$10/\$25 primary care copay	\$94/\$100 specialist copay \$30/\$45 primary care copay	\$100
Emergency room treatment	\$300 copay	\$337 copay	\$300
Physical therapy	\$52 copay	\$72 copay	\$60
X-Ray	copay or deductible/coinsurance	copay or deductible/coinsurance	\$75
Hospital Admission	\$300 copay	\$337 copay	\$1,250
Eye – removal of foreign body	\$80/\$70 specialist copay	\$94/\$100 specialist copay	\$100
Laceration	\$70 urgent care copay	\$100 urgent care copay	\$60 - \$480
Torn knee cartilage (surgical repair)	deductible/coinsurance	deductible/coinsurance	\$800

Accident Plan – Sports Accident Benefit

- The Sports Accident Benefit:
 - An additional percentage (25%, not to exceed \$1,000) of the Accident Hospital Care, Accident Care or Common Injuries benefit amount that is payable if the Covered Accident is the result of an Organized Sporting Activity.
- Organized Sporting Activity:
 - A competition or supervised organized practice for a competition.
 - The competition must be governed by a set of written rules, be officiated by someone certified to act in that capacity and overseen by a legal entity such as a public school system or sports conference.
 - The legal entity must have a set of bylaws and competition must be on a regulation playing surface.
 - Participation must be on an amateur basis.

Accident Plan – Example 1

John, a full-time employee with DOT participates in a summer softball league. While sliding into home base, he broke his ankle and tore his ACL.

Out-of-pocket medical expenses incurred:

- \$300 Emergency room copay
- \$25 copay for follow up doctor visit
- \$1250 deductible for surgery
- \$4150 co-insurance after deductible was met
- \$260 copay for 10 physical therapy visits

- **\$5,985 total out-of-pocket expenses**

**Disclaimer: The amounts shown are for illustrative purposes only.
Actual costs and results may vary.

Accident Insurance benefit paid:

- \$300 Emergency Room Treatment (+25%)
- \$300 Follow up Doctor's Visits (3 total) (+25%)
- \$75 for x-ray (+25%)
- \$120 for medical equipment (+25%)
- \$5,000 for the broken ankle that was surgically repaired (open reduction)
- \$1,020 surgical benefit for ACL repair
- \$600 Physical Therapy (\$60 per visit, up to 10) (+25%)

- **\$7,415 Total benefit paid (+\$348.75 for Sports Accident Benefit)**

Accident Plan – Example 2

Becki, a full-time employee working with NCSU has a young child in daycare. One day she picks him up and her son has stuck a dried bean in his ear. Becki tried taking her son to the emergency room, where the bean could not be removed, and she followed up with an ENT.

Out-of-pocket medical expenses incurred:

- \$300 Emergency room copay
- \$40 copay for ENT specialist visit
- \$1250 deductible for surgery
- \$200 co-insurance after deductible was met

- **\$1,790 total out-of-pocket expenses**

Accident Insurance benefit paid:

- \$300 Emergency Room Treatment
- \$200 Follow up Doctor's Visit (2 total – one was surgery day)

- **\$500 Total benefit paid to Becki**

****Disclaimer:** The amounts shown are for illustrative purposes only.
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Accident Plan – How To File A Claim

Follow these steps to file your claim:

- 1 Visit **NCFlex.org** and click on **Accident** benefits.
- 2 Click “**Additional Plan Information**” button.
- 3 Open “**NCFlex Accident Claim Form 12.18.pdf**” and fill out form.
- 4 Once complete, **save PDF** to your computer and gather any additional supporting documents as instructed under the Claims Checklist section.
- 5 **Submit claim form** and supporting documentation either digitally or via mail:



[2022 NCFlex Accident Plan Details.pdf](#)

From the 2022 Benefits Guide

PDF

• 147.34 KB

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December 03, 2021



[NCFlex Accident Claim Form 12.18.pdf](#)

NCFlex Accident Claim Form 12 18

PDF

• 815.16 KB

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December 18, 2018



[How to file an accident claim 2.19.pdf](#)

How to file an accident claim 2 19

PDF

• 792.06 KB

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February 21, 2019

Accident Plan – How To File A Claim cont.



Visit voya.com/claims and click on “Submit your Forms”.



Print out claim form and documentation and send to:

Voya Claims
PO Box 320
Minneapolis, MN 55440

or

Voya Claims Overnight
20 Washington Avenue South
Minneapolis, MN 55401



If you have any questions about the claim process, call
1-877-464-5111.

CLAIM CHECKLIST

- ☐ SIGN and DATE this completed form, then submit using one of the above methods.
- ☐ Attach proof of injury, such as emergency records, itemized bills, medical records, admit/discharge summary or office notes. Proof of treatment received is required for this accident.
- ☐ Provide a copy of the police report for all motor vehicle accident claims and any other incidents investigated by any law enforcement agency.

NCFlex Resources

- Website – www.ncflex.org
 - Pages on each individual benefit
 - Certificates, claim forms, flyers on benefits
 - Enrollment Guide
- Email - ncflex@nc.gov
- Voya Financial (LifeHelp Customer Service)
 - 1-877-464-5111
 - ncflex@lifehelp.com

Questions?